

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	DARREN J COHEN	§	Case No.: 07-10371
	JANICE M COHEN	§	
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Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2007.
- 2) The case was confirmed on 08/15/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/19/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/29/2008.
- 5) The case was dismissed on 04/29/2008.
- 6) Number of months from filing to the last payment: 19
- 7) Number of months case was pending: 25
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 36,820.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 8,549.91
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 8,549.91</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,759.06
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 628.98
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,388.04**

Attorney fees paid and disclosed by debtor **\$ 46.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAR CREDIT	SECURED	2,350.00	.00	3,400.00	1,054.52	357.08
CAR CREDIT	UNSECURED	1,050.00	NA	NA	.00	.00
RESCAP MORTGAGE	SECURED	125,000.00	129,075.72	.00	.00	.00
RESCAP MORTGAGE	SECURED	NA	3,564.27	.00	.00	.00
NUVELL CREDIT CO LLC	SECURED	7,255.00	8,982.47	8,750.00	2,548.37	1,051.90
NUVELL CREDIT CO LLC	UNSECURED	858.00	.00	232.47	.00	.00
IL STATE DISBURSEMEN	PRIORITY	738.00	NA	NA	.00	.00
ROXANNE ROBINSON	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	4,204.23	4,041.90	4,041.90	.00	.00
AT & T BANKRUPCTY	UNSECURED	140.74	NA	NA	.00	.00
CAVALRY INVESTMENTS	UNSECURED	515.00	517.76	517.76	.00	.00
CITY OF CHICAGO PARK	UNSECURED	433.00	622.53	622.53	.00	.00
CREDIT PROTECTION	UNSECURED	220.00	NA	NA	.00	.00
PREMIER BANCARD CHAR	UNSECURED	396.00	396.14	396.14	.00	.00
NAFS	UNSECURED	704.93	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,817.00	1,863.27	1,863.27	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	2,010.00	2,010.07	2,010.07	.00	.00
MCSI/RMI	UNSECURED	75.00	75.00	75.00	.00	.00
TRIAD FINANCIAL CORP	UNSECURED	10,692.00	10,071.72	10,071.72	.00	.00
WASHINGTON MUTUAL CA	UNSECURED	2,010.07	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	532.77	532.77	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	218.23	218.23	.00	.00
HOMEcomings FINANCIA	UNSECURED	1,850.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COOK COUNTY TREASURE	SECURED	1,800.00	1,905.40	150.00	150.00	.00
COOK COUNTY TREASURE	UNSECURED	1,800.00	NA	NA	.00	.00
RESCAP MORTGAGE	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	1,258.59	1,258.59	.00	.00
B-REAL LLC	UNSECURED	NA	342.10	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	12,150.00	3,602.89	1,408.98
All Other Secured	<u>150.00</u>	<u>150.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	12,300.00	3,752.89	1,408.98
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>4,574.67</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	4,574.67	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	17,265.78	.00	.00

**Disbursements:**

Expenses of Administration	\$	3,388.04
Disbursements to Creditors	\$	5,161.87
<b>TOTAL DISBURSEMENTS:</b>	\$	8,549.91

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.